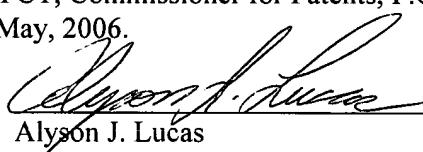


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Kennedy
SERIAL NO.: 10/559,066 GROUP NO.: Not yet assigned
FILING DATE: December 1, 2005 EXAMINER: Not yet assigned
TITLE: Integrated Electronic Credit Application, Contracting and Securitization System and Method

CERTIFICATE OF FIRST CLASS MAILING UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence, and any document(s) referred to as enclosed herein, is/are being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 1st day of May, 2006.


Alyson J. Lucas

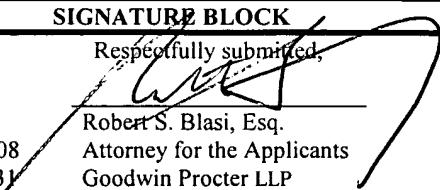
Mail Stop PCT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Submitted herewith is/are:

1. Transmittal Form (1 pg.);
2. Fee Transmittal Form (1 pg.);
3. Check No. 971839 in the amount of \$250.00;
4. Response to Notification of Missing Requirements (2 pgs.);
5. Copy of the Notification of Missing Requirements (2 pgs.);
6. Executed Declaration and Power of Attorney (3 pgs.);
7. Petition for Extension of Time (1 pg.); and
8. Return Receipt Postcard.

**FEE TRANSMITTAL
FY 2006**

Complete if Known	
Application Serial Number	10/559,066
Filing Date	December 1, 2005
First Named Inventor	Kennedy
Group Art Unit	Not yet assigned
Examiner Name	Not yet assigned
Attorney Docket No.	DLT-004

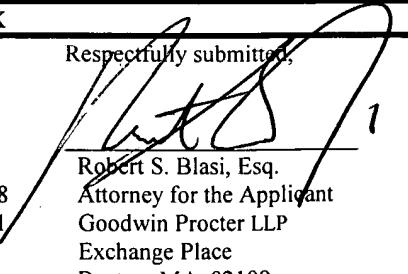
METHOD OF PAYMENT		FEE CALCULATION (continued)		
1. <input checked="" type="checkbox"/> Payment Enclosed: <input checked="" type="checkbox"/> Check <input type="checkbox"/> Money Order <input type="checkbox"/> Other		3. ADDITIONAL FEES Large Entity Small Entity Fee (\$) Fee (\$) Fee Description Fee Paid		
2. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to credit or charge any fee indicated below for this submission to Deposit Account No. 07-1700. <input type="checkbox"/> Required Fees (copy of this sheet enclosed). <input checked="" type="checkbox"/> Additional fee required under 37 CFR 1.16 and 1.17. <input checked="" type="checkbox"/> Overpayment Credit.		130 65 Surcharge - late filing fee or oath 130.00 50 25 Surcharge - late provisional filing fee or cover sheet 130 130 Non-English specification 2,520 2,520 Request for ex parte reexamination 120 60 Extension for reply within first month 120.00 450 225 Extension for reply within second month 1020 510 Extension for reply within third month 1590 795 Extension for reply within fourth month 2160 1080 Extension for reply within fifth month 500 250 Notice of Appeal 500 250 Filing a brief in support of an appeal 1000 500 Request for oral hearing 400 400 Petitions to the Commissioner (Gp. I) 200 200 Petitions to the Commissioner (Gp. II) 130 130 Petitions to the Commissioner (Gp. III) 180 180 Submission of Information Disclosure Statement 790 395 Filing a submission after final rejection (37 CFR 1.129(a)) 790 395 For each additional invention to be examined (37 CFR 1.129(b)) 100 100 Certificate of Correction for applicant's error 130 65 Submission of Terminal Disclaimer Other fee (Specify) _____ Other fee (Specify) _____		
FEE CALCULATION				
1. FILING/SEARCH/EXAM/SIZE FEES				
Large Entity Fee (\$) Fee Description Fee Paid				
300	Utility filing fee			
500	Utility search fee			
200	Utility exam fee			
250	Utility size fee (each add'l 50 pgs. over 100)			
200	Design filing fee			
100	Design search fee			
130	Design exam fee			
250	Design size fee (each add'l 50 pgs. over 100)			
	Number Filed	Number Extra	Rate	Amount
Total Claims	- 20 =		x \$ 50.00 =	
Independent Claims	- 3 =		x \$200.00 =	
<input type="checkbox"/> Multiple Dependent Claim(s), if any		\$360.00 =		
TOTAL:				
SMALL ENTITY DISCOUNT:				
SUBTOTAL (1) (\$)				
2. AMENDMENT CLAIM FEES				
Claims	Highest No.	Present	Rate	Fee Paid
Remaining	Previously	Extra		
After Amend.	Paid For			
Total	-	=	x \$ 50.00 =	
Indep.	-	=	x \$200.00=	
<input type="checkbox"/> First Presentation of Multiple Dep. Claim		+ \$360.00=		
		TOTAL: (\$)		
		SMALL ENTITY DISCOUNT: (\$)		
		SUBTOTAL (2) (\$)		
SUBTOTAL (3) (\$ 250.00)				
SUBTOTAL (1) 0.00				
SUBTOTAL (2) 0.00				
SUBTOTAL (3) 250.00				
TOTAL (\$ 250.00)				
CORRESPONDENCE ADDRESS		SIGNATURE BLOCK		
Direct all correspondence to:		 Respectfully submitted, Robert S. Blasi, Esq. Attorney for the Applicants Goodwin Procter LLP Exchange Place Boston, MA 02109		
Patent Administrator Goodwin Procter LLP Exchange Place Boston, MA 02109 Tel. No.: (617) 570-1000 Fax No.: (617) 523-1231 Customer No. 051414		Date: May 1, 2006 Reg. No.: 50,389 Tel. No.: (617) 570-2408 Fax No.: (617) 523-1231		

TRANSMITTAL FORM

	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">Application Serial Number</td> <td style="width: 95%;">10/559,066</td> </tr> <tr> <td>Filing Date</td> <td>December 1, 2005</td> </tr> <tr> <td>First Named Inventor</td> <td>Kennedy</td> </tr> <tr> <td>Group Art Unit</td> <td>Not yet assigned</td> </tr> <tr> <td>Examiner Name</td> <td>Not yet assigned</td> </tr> <tr> <td>Attorney Docket No.</td> <td>DLT-004</td> </tr> <tr> <td>Patent No.</td> <td>Not applicable</td> </tr> <tr> <td>Issue Date</td> <td>Not applicable</td> </tr> </table>	Application Serial Number	10/559,066	Filing Date	December 1, 2005	First Named Inventor	Kennedy	Group Art Unit	Not yet assigned	Examiner Name	Not yet assigned	Attorney Docket No.	DLT-004	Patent No.	Not applicable	Issue Date	Not applicable
Application Serial Number	10/559,066																
Filing Date	December 1, 2005																
First Named Inventor	Kennedy																
Group Art Unit	Not yet assigned																
Examiner Name	Not yet assigned																
Attorney Docket No.	DLT-004																
Patent No.	Not applicable																
Issue Date	Not applicable																

ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form <input checked="" type="checkbox"/> Check No. 971839 in the Amount of \$250.00 Attached <input type="checkbox"/> Amendment/Response <ul style="list-style-type: none"> <input type="checkbox"/> Preliminary <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Letter to Official Draftsperson including Drawings [Total Sheets _____] <input checked="" type="checkbox"/> Petition for Extension of Time (1 pg.) <input type="checkbox"/> Information Disclosure Statement <ul style="list-style-type: none"> <input type="checkbox"/> Form PTO-1449 <input type="checkbox"/> Copies of IDS Citations <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Sequence Listing submission <ul style="list-style-type: none"> <input type="checkbox"/> Paper Copy/CD <input type="checkbox"/> Computer Readable Copy <input type="checkbox"/> Statement verifying identity of above 	<input checked="" type="checkbox"/> Copy of Notice of Missing Requirements (2 pgs.) <input type="checkbox"/> Formal Drawing(s) <input type="checkbox"/> Request For Continued Examination (RCE) Transmittal <input checked="" type="checkbox"/> Executed Declaration and Power of Attorney (3 pgs.) <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Executed Declaration and Power of Attorney for Utility or Design Patent Application <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> CD(s) for large table or computer program <input type="checkbox"/> Amendment After Allowance <input type="checkbox"/> Request for Certificate of Correction <ul style="list-style-type: none"> <input type="checkbox"/> Certificate of Correction (in duplicate) 	<input type="checkbox"/> Notice of Appeal to Board of Patent Appeals and Interferences <input type="checkbox"/> Appeal Brief (in triplicate) <input type="checkbox"/> Status Inquiry <input checked="" type="checkbox"/> Return Receipt Postcard <input checked="" type="checkbox"/> Certificate of First Class Mailing under 37 C.F.R. 1.8 <input type="checkbox"/> Certificate of Facsimile Transmission under 37 C.F.R. 1.8 <input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below) <input checked="" type="checkbox"/> Response to Notice of Missing Requirements (1 pg.)
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CORRESPONDENCE ADDRESS Direct all correspondence to: Patent Administrator Goodwin Procter LLP Exchange Place Boston, MA 02109 Tel. No.: (617) 570-1000 Fax No.: (617) 523-1231 Customer No. 051414	SIGNATURE BLOCK  Respectfully submitted, Robert S. Blasi, Esq. Attorney for the Applicant Goodwin Procter LLP Exchange Place Boston, MA 02109
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PATENT
Attorney Docket No. DLT-004
(104570/141785)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Kennedy
SERIAL NO.: 10/559,066 GROUP NO.: Not Yet Assigned
FILING DATE: December 1, 2005 EXAMINER: Not Yet Assigned
TITLE: Integrated Electronic Credit Application, Contracting and Securitization System and Method

Mail Stop PCT
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NOTIFICATION OF MISSING REQUIREMENTS
UNDER 35 U.S.C. § 371

In response to the Notification of Missing Requirements mailed February 27, 2006 for the above-referenced patent application, enclosed herewith is an executed Declaration and Power of Attorney and a check in the amount of \$250.00.

Please charge Deposit Account No. 07--1700 for any additional fees that may be due in this matter.

05/08/2006 MKAYPAGH 00000080 10559066

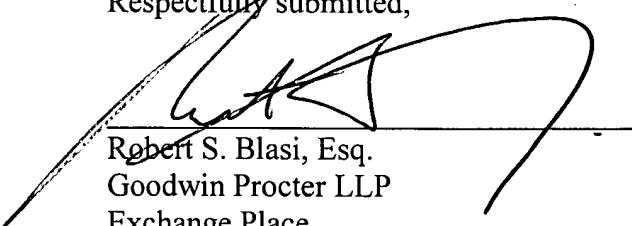
01

FC:1617 130.00 OP

Date: May /, 2006
Reg. No. 50,389

Tel. No.: (617) 570-1408
Fax No.: (617) 523-1231

Respectfully submitted,


Robert S. Blasi, Esq.
Goodwin Procter LLP
Exchange Place
Boston, Massachusetts 02109



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
 United States Patent and Trademark Office
 Address: COMMISSIONER FOR PATENTS
 P.O. Box 1450
 Alexandria, Virginia 22313-1450
www.uspto.gov

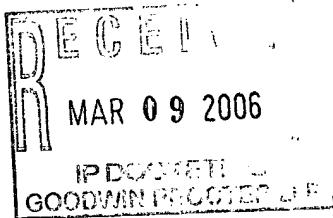
U.S. APPLICATION NUMBER NO.	FIRST NAMED APPLICANT	ATTY. DOCKET NO.
10/559,066	William Kennedy	104570-549-NP

INTERNATIONAL APPLICATION NO.

PCT/US04/25866

I.A. FILING DATE	PRIORITY DATE
07/31/2004	07/31/2003

Goodwin Procter
 103 Eisenhower Parkway
 Roseland, NJ 07068



CONFIRMATION NO. 1402
 371 FORMALITIES LETTER



OC000000018127202

Date Mailed: 02/27/2006

NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated / Elected Office (37 CFR 1.495).

- Copy of the International Application filed on 12/01/2005
- Copy of the International Search Report filed on 12/01/2005
- Copy of IPE Report filed on 12/01/2005
- U.S. Basic National Fees filed on 12/01/2005
- Priority Documents filed on 12/01/2005
- Specification filed on 12/01/2005
- Claims filed on 12/01/2005
- Abstracts filed on 12/01/2005
- Drawings filed on 12/01/2005

The applicant needs to satisfy supplemental fees problems indicated below.

The following items **MUST** be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.
- To avoid abandonment, a surcharge (for late submission of filing fee, search fee, examination fee or oath or declaration) as set forth in 37 CFR 1.492(h) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

SUMMARY OF FEES DUE:

Total additional fees required for this application is \$130 for a Large Entity:

- \$130 Surcharge.

ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

*A copy of this notice **MUST** be returned with the response.*

DEBORAH D WILLIAMS

Telephone: (703) 308-9140 EXT 205

PART 1 - ATTORNEY/APPLICANT COPY

U.S. APPLICATION NUMBER NO.	INTERNATIONAL APPLICATION NO.	ATTY. DOCKET NO.
10/559,066	PCT/US04/25866	104570-549-NP

FORM PCT/DO/EO/905 (371 Formalities Notice)